



**INVESTORS PERCEPTION TOWARDS OPTION TRADING: A STUDY OF INDIAN STOCK MARKET IN EAST SINGHBHUM DISTRICT OF JHARKHAND REGION.**

**Dr. Shradha Verma**

Assistant Professor, Department of Commerce and Management, NSU, Jamshedpur, Jharkhand

**Rashid iqubal Ansari**

Research Scholar, Department of Commerce and Management, NSU, Jamshedpur, Jharkhand

**Abstract**

After Covid, financial markets have been marked by excessive volatility. Fluctuation in stock price makes it hard for businesses to estimate their future price. Derivative securities provide them a valuable set of tools for managing the risk. National Stock Exchange provides facilities of Option trading in individual shares as well as indexed like Nifty 50, fin nifty. These days, most of retail investors are going towards option trading due to high volatility and fluctuation of option premium which gives them a chance to earn a high profit with low capital. This study is aimed to know the profitability of day trader and short term retail investor in Option contract. This study is also aimed to know that, why investors are entering in option contracts (whether they are using this option to hedge their investment or they only wants to earn money using this option trading). It is a matter of debate that, option buyers are making money or not, but these day's option volume is increasing rapidly.

Key words : Derivative Market, Call option, Put option, volatility, NSE.

**Introduction**

Derivative means financial contracts which derive their value from its underlying assets or group of assets. The value of these contracts keeps on changing depending upon market condition. The primary principle of entering into derivative contracts is to manage the risk by contemplating the underlying asset's value in the future.

**Option contracts** are those agreements that used to facilitate a possible transaction between two parties. It involves right to buy or sale underlying assets in future at a pre fixed price that is strike price. it defines the essential terms and conditions, including details of the underlying security. The strike price and the date of expiry of contracts. It is basically of two types.

**Call option:** A call option is a contract that gives its owner the right to buy a certain number of shares of a stock at a particular strike price on a specific expiration date. To get this right option buyer has to pay a sum of money to option seller. That amount is called option premium.

**Put option:** A Put option is a contract that gives its owner the right to sell a certain number of shares of a stock at a particular strike price on a specific expiration date. Put option is also a derivative contract between two parties. The buyer of the put option earns a right (not an obligation) to exercise his option to sell a particular asset to the option seller for a specific period of time.

The expiration date: in derivatives market, refers to the date in which options or [contracts](#) expire. In other words, the expiration date is the last day that a derivative contract is valid. On the date of



**A STUDY ON GROWTH OF MUTUAL FUNDS WITH SPECIAL REFERENCE TO  
JHARKHAND**

**Fouzia Anwar**

Research Scholar, Commerce Department, NSU, Jamshedpur, Jharkhand

**Dr. Shradha Verma**

Assistant Professor, Commerce Department, NSU, Jamshedpur, Jharkhand

**Abstract**

Earlier people used to invest in fixed deposits and gold but now days peoples are more attracted to mutual funds by looking at benefits of mutual fund and the higher profits returns of the mutual funds, this is the reason behind growth of mutual funds in Ranchi and all over Jharkhand. Mutual funds have two investment options either growth or dividend. Mutual funds provide various future securities and it helps to secure future with the help of various schemes. Mutual funds give many future securities like good returns, secured future returns and secured future. Mutual funds charges low fee and it is an accessible platform to invest. Investments in shares market and debt securities helps the senior citizens to generate funds these helps, to secured the future retirement plans and future benefits. This paper will explore the benefits of future security, low cost and accessibility feature of mutual fund and about schemes of mutual fund favoring senior citizens. Various tables, pie charts have been included to present a clear picture of the study. Then findings, suggestions and conclusion related to the topic has been mentioned in the paper

**Keywords-** Mutual funds, Schemes, Securities, Dividend, Investors.

**Introduction**

The professional fund manager collects money from all the investors who decide to invest money together and choose securities like shares, bonds, stocks to invest in and generate good returns back to the investor this is basically mutual funds. Mutual funds are an investment option for small investors where even small amount can be invested in big stocks of the company.

**History of mutual funds**

Mutual funds firstly started in the last of 17<sup>th</sup> century in Europe. In India mutual fund is started with the establishment of UTI (unit trust of India) in 1963 from government of India and RBI (reserve bank of India). India first mutual fund is UTI. There are different phases in history of mutual funds, the first phase (1963 – 1987), the second phase (1987-1993), the third phase (1993-2003).

**Mutual funds management**

Mutual funds give chances to small investor or individual investor to invest in professionally managed platform. Mutual Funds can be classified into three categories: hybrid, equity, and debt. Mutual funds are directed by professional called funds managers and the fund managers have many years of experience in the financial market, they collect money from investors and invest them in securities such as bonds, stock market, cash, gold etc. After researching and analyzing they decide where to invest and maximize returns at lower risk. However, mutual funds are associated with risk and needs proper investigation before investing.

**Mutual funds risk and returns**

Although some schemes in mutual funds are highly risky but there are various schemes which has

## AN ENQUIRY INTO FINANCIAL AWARENESS LEVEL OF RURAL WOMEN: A CASE STUDY OF VAISHALI DISTRICT

**Vandana Kumari<sup>1</sup> Dr. Shradha Verma<sup>2</sup> Dr. Adarsh Kumar<sup>3</sup> Dr. Ashish Mohan<sup>4</sup>**

<sup>1</sup>Research Scholar, Babasaheb Bhimrao Ambedkar University, Muzaffarpur

<sup>2</sup>Assistant Professor, Netaji Subhas University, Jharkhand

<sup>3</sup>Assistant Professor, Amity University, Patna

<sup>4</sup>Assistant Professor, Amity University, Jharkhand

### ABSTRACT

In this era of rapid economic expansion, technological innovation, and the current digital age, having access to and understanding of digital financial services is crucial for financial inclusion and women's empowerment. Women struggle to effectively use their bank accounts due to low financial awareness and inadequate penetration of banking channels, especially in rural Bihar. Objective of Study is to understand the level of financial literacy amongst women of rural area of Hajipur Block of Vaishali District to know the various sources of financial literacy to evaluate the perception of rural women towards financial awareness and digital financial literacy. In this study, an attempt has been made to study the relationship between various demographic factors and financial awareness of rural women workers in the area of Hajipur Block, Bihar. Data has been collected through primary sources utilizing questionnaires, schedule, personal interviews and survey method. Descriptive Statistical tools and Chi-square test have been conducted for hypothesis testing. The findings of the study shows that the SHG model is successful in raising awareness among rural women. The overall rate of financial awareness is 69%. Even there is a necessity to analyze and improve the financial behaviour of rural women and this can be done by some of the ongoing government projects for women education. The progress of such programs is slow in our country and there is a need to expedite the same.

**Keywords: Financial Inclusion, Financial awareness, Women empowerment, Self-help group**

### 1. Introduction

Meditationes Sacrae (1597), "Knowledge itself is power" so too is financial literacy power. Financial literacy is the foundation of a relationship with money, a lifelong journey of learning. Unfortunately, Rural Indian women still often have limited financial knowledge. Financial literacy is important for women as it prepares them for emergencies. They can deal with the cost of living and inflation if they are financially literate. Mothers have a greater influence on children than fathers' do. Being financially literate sets a good example for their children as well. In most of the

## A STUDY ON IMPACT OF REGULATORY CHANGES IN MUTUAL FUND INDUSTRY

**Sudipta Sinhamahapatra<sup>1</sup>, Dr. Shradha Verma<sup>2</sup>**

Research Scholar, Department of Commerce, Netaji Shubhas University Jamshedpur<sup>1</sup>

Assistant Professor, Department of Commerce, Netaji Shubhas University Jamshedpur<sup>2</sup>

### **Abstract**

Regulatory changes have a tremendous impact on the mutual fund industry. The research employs a mixed-methods study approach that integrates analysis of case studies in leading markets, surveys conducted with industry stakeholders, and statistical analysis to uncover the influence of fundamental regulatory dimensions including but not limited to disclosure requirements, taxation frameworks, investor protection, and product regulations. These initiatives have been crucial in promoting transparency, increasing investor confidence, and growing the industry. But when Read was asked: Limited to U.S., India and EU markets, which may not be representative of global or new-market trends. The results suggest that investing based on this information occurs because the regulation provides incentives for greater transparency and more protection of the interests of investors, while producing headaches for fund managers who have to change their strategies. Going forward, future developments in regulation have to balance the need for stability in the market while nurturing innovation, more so in emerging markets, enabling long-term growth without compromising the interests of all stakeholders.

**Keywords:** Changes in Regulations, Mutual Funds, Market Effects, Investor Behavior, Funds Practices

### **1. Introduction**

Introduction: There have been many evolutions in the mutual fund industry in the last 10 years due to changes in regulations [1]. These shifts have been material, have altered the nature of market structure, the needs of investors, the practice of fund management and as such have driven the realization, which frankly has been lacking for years, that the functional link between the regulation framework and these elements of industry itself, and the importance of that link, is critical. This is mainly due to the fact that these regulatory revisions affect disclosure standards, tax policies, investor protection systems, and product regulations. [2] This study presents a multi-layered view of how regulatory interventions influence this process by studying the case studies of large market like the U.S., India and the EU and complements the findings with surveys of industry experts and statistical analysis. The paper emphasizes that regulation serves as a primary catalyst of transparency, investor confidence and growth within the mutual fund industry. But it also acknowledged that if we keep focusing on just a few regions, we are leaving out trends in developing markets. With regulatory measures evolving, in markets where regulatory framework is still developing, the need to balance between the promotion of market stability, investor protection and innovation is paramount [3]. The research will provide good information for industry players to manage and navigate regulatory environments.

# **FUND MANAGEMENT IN MUTUAL FUND COMPANIES-WITH SPECIAL REFERENCE TO SIPs**

**Ms. Sudipta Sinhamahapatra**, Ph.D. scholar at the Dept of commerce and management, Netaji Subhas University

**Dr. Shradha Verma**, Asst. professor at the Depart of commerce and management, Netaji Subhas University

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## **ABSTRACT**

The connections between development of economy, saving and speculation are the intriguing issue between market analysts of the world. These sort of elevated degrees of reserve funds and speculations are the key factors which impact the economy and prompts manageable and vigorous long-haul development. The worth creation must be conceivable through gathering of investment funds, mutual funds, and Systematic Investment Plans (SIPs). Many individuals in India put resources into shared reserve through precise growth strategy. Efficient speculation plan gives the adaptability to contribute a specific measure of cash speculation month wise. The economic situations will assume a significant part of increment or diminishing in sum contributed through deliberate growth strategy. Still, most of the respondents see shared reserve speculation as untouchable because of the market unstable circumstances. Common asset's return is benchmarked against a characterized market record. Consequently, need of this study has been excited in request to see the financial backers' inclinations in regard to the shared asset venture contributed through Taste in different economic situations. Additionally, it is vital to recognize which are the different variables of common asset speculation done through Taste influences the financial backers' the point at which the economic situations are evolving continually. The current review attempts to track down the responses to these inquiries. Present study has qualities like; clear examination question, formal and construction research process, testing explicit speculation and analyzing connection between specific factors and information examination is quantitative in nature. Likewise, concentrate on manages the evaluation of inclinations of financial backers towards value shared reserve through Taste during different economic situations, hence, Quantitative exploration approach with graphic examination configuration used in the current review. The gathered information were investigated with the assistance of engaging measurements, exploratory element investigation, corroborative variable examination and organized condition demonstrating.

The review recognized the significant elements which influence the common asset speculation through Taste during different value economic situations. The concentrate likewise uncovered

**A STUDY ON ROLE OF MSMEs IN ENTREPRENEURSHIP DEVELOPMENT IN  
EASTERN INDIA****Neha Burman<sup>1</sup> and Dr. Shradha Verma<sup>2</sup>**<sup>1</sup>Research Scholar, Department of Commerce, Netaji Subhas University, Jamshedpur<sup>2</sup>Assistant Professor, Department of Commerce, Netaji Subhas University, Jamshedpur**ABSTRACT**

MSMEs are acting as a key player in entrepreneurship and socio-economic development of eastern India by making industrialization of rural and backward area, generating more employment opportunities reducing regional imbalance, poverty alleviation and women empowerment. MSME sector has wider scope in eastern India because of its natural resources like coal, iron, agriculture and allied activity product. Kolkata (West Bengal), Patna (Bihar), Jamshedpur (Jharkhand), Bhubaneswar (Odisha) are the MSME hubs in eastern India where a number of textiles, steel, jute, iron ore, coke, bricks, food processing product and agricultural product are produced. In spite of these opportunity, eastern India are facing some issues like lack of finance, problem of skilled labors in rural areas, limited access to quality infrastructure and so on. This paper aims to make comparative study of MSME sector of four selected states-Bihar, Jharkhand, Odisha and West Bengal in eastern India. The research findings reported that there is significant difference in MSME sector among these selected states of eastern India.

**Keywords:** MSMEs, Entrepreneurship Development, Eastern India

**INTRODUCTION**

Micro, Small and Medium Enterprises (MSMEs) sector is one of the most important segments of Indian economy. The primary responsibility of promotion of MSMEs is of State Government in the concerned state. However, the Central Government of India initiated some unique schemes like MUDRA yojana, Stand-up India, start-up India, Make-in-India and so on to boost MSME sector in India. Apart of these, National Bank for Agriculture and Rural Development (NABARD), Small Industrial Development Bank of India (SIDBI), Commercial Bank and Micro Finance Institutions (MFIs) are the key players in financing MSME sector in India. These financial institutions also facilitate Entrepreneurship Development Program (EDP) for skill development and vocational training to MSME entrepreneurs. NSS 73 round survey and Udyam portal reported that a total of 6.34 crore MSMEs are functioning in India out of which 2.82 crore MSMEs are registered in Udyam portal. The MSME sector has been providing 11.10 crore jobs in rural and urban area of India.

**MICRO SMALL AND MEDIUM ENTERPRISE (MSME)**

As per revised definition of MSME given by Micro Small Medium Enterprises Development (MSMED) Act, 2006 “The enterprises where investment is not more than 1 crore and its turnover is not more than 5 crore is known as micro enterprises, the enterprises where investment is not more than 10 crore and its turnover is not more than 50 crore is called small enterprises and the enterprises where investment is not more than 50 crore and its turnover is not more than 250 crore is termed as medium enterprises” This definition has come into force with effect from 1<sup>st</sup> July 2020. In this definition, investment means cost of plant, machinery and equipment and turnover means sale proceeds excluding export.



## **Portfolio Management in Investment Decision – An Overview**

**Ms. Shradha Verma**

Research Scholar, Ranchi University

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### **Abstract**

The era of Globalisation has enhanced the role of investment portfolio managers. In the stock market parlance, investment decision refers to making a decision regarding buying and selling of orders. Portfolio management is basically the selection, prioritization and controlling of an organization's programmes and projects, in line with its strategic objectives and capacity to deliver. The goal behind management of portfolio is to balance the implementation of change initiatives and maintenance of business while optimizing return on investment. The portfolio management techniques and how this helps the investors in making investment decision will be considered in this paper. The objective of the paper is to examine whether portfolio management assist in investment decision making, then to explore the role of investment managers in developing investment portfolio and to determine the role of investment managers as investment decision maker. With these, conclusion, and some possible suggestion to enhance investment in India has also been offered.

**Keywords:** Portfolio, Portfolio management, Investment decisions and Investment tracker.

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### **Introduction**

Investment decision or capital budgeting decision mean one and all. It is a planned action to obtain the highest possible return through allocation of financial resources. This decision considers investment objectives, risk appetites, and the nature of the investor in planning investment. The portfolio management assists in making the right investment choices, tracking performance, invest in a regular and disciplined manner, manages liquidity, balances risks and reward, readjusts investments with time and improves financial understanding. It is simply a collection of all the investments. It maintains record of different types of assets, such as equity shares, fixed deposits, mutual funds, life insurance, cash and non-financial assets such as gold, real estate etc. Grouping all the assets in portfolio enables investors to easily asses their investments and make informed decisions. The core objective of portfolio management is capital appreciation, maximizing returns on investment, to improve the overall proficiency of the portfolio, risk optimization, allocating resources optimally, ensuring flexibility of portfolio and protecting earnings against market risks.

As per the empirical study. The investment decision depends on the mood of the market. These are most important financial decisions made to utilize its funds to secure benefit over a period of time. Thus there exists several discussions surrounding the universe of investment options. The key components of investment management discussed in this paper are cost control, asset allocation, tax control and investment policy. To provide a clear view regarding these key components of investment management, they have been discussed below separately.

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# Women Entrepreneurship in India: Approaches to Women Empowerment



**\*Shradha Verma \*\*Dr. Radha Raman Das**

\*Research Scholar, Deptt. of Commerce and Management Studies, Ranchi University, Ranchi.

\*\* Assot. Prof. (Retd.) Deptt. of Commerce & Management Studies, Marwari College, Ranchi.

## **A B S T R A C T**

*The era of Globalisation has enhanced the role of women entrepreneurs in India. Today, Government too is actively participating in developing more women entrepreneurs as it brings in empowerment of women and that of nation. The present paper reviews the available literature about key aspects of women empowerment through women entrepreneurs in India. The factors necessary for economic empowerment of women has been identified. Various schemes of government related to the development of women entrepreneurship in India has been presented. Further, the role of entrepreneurship in empowerment of women has been explored. With these conclusion, and some possible suggestion to enhance entrepreneurial growth in India has also been offered.*

**Keywords:** Globalisation, liberalisation, development, women entrepreneurs, SHGs, women empowerment.

## **Introduction**

Entrepreneurship plays a critical role in empowerment of women. It assists in increasing spiritual, political, social and economic strength of women. It involves the empowered developing confidence in their common capacities. Entrepreneurship in general and women entrepreneurship, in particular, are imperative to the development of the economy. Today sustainable growth, labour participation and empowerment are part of the vibrant feminist discourse. So also, women entrepreneurship. It is considered the appropriate profession for women as women are out of multitasking.

According to Government of India – “A woman enterprise is an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at

least 51 percent of the employment generated in the enterprise to women”. Thus, it can be said that women entrepreneurs are those women who think of a business enterprise, initiate it with minimum 51 percent of financial interest in the capital, organise and combine factors of production, operate the enterprise with 51 percent women employees and undertake risks and handle economic uncertainty involved in running it.

As per Late Dr. APJ Abdul Kalam, empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of good family, good society and ultimately good nation. This women entrepreneurship is one of the emerging concepts which has a positive impact on women's economic empowerment. These are also influential in





# The Impact of Digital Marketing on Consumer Behavior

**Dr. Dipika Bharti**

Assistant Professor, Department of Commerce, M.B.N.S. Group Of Institution, Jharkhand

**Dr. Shradha Verma**

Assistant Professor, Department of Commerce, Netaji Subhash University, Jharkhand

## Abstract

Digital marketing has revolutionized the way businesses engage with their customers, offering unprecedented opportunities for personalized communication and targeted outreach. This study investigates how digital marketing strategies—social media, search engine optimization (SEO), influencer marketing, and email campaigns—affect consumer behavior, including decision-making, trust, and engagement. Using a mixed-method research approach, the paper identifies critical factors such as personalization, convenience, and social proof that influence consumer behavior. The findings offer insights into improving digital marketing effectiveness while addressing challenges such as consumer fatigue and privacy concerns.

## Keywords

Digital Marketing, Consumer Behavior, Search Engine Optimization (SEO), Digital Marketplace, Digital Buissness.

## 1. Introduction

The digital era has fundamentally reshaped consumer interactions with brands, enabling them to access products, services, and information with a few clicks. Digital marketing, characterized by its precision and adaptability, has become the cornerstone of modern marketing strategies. Unlike traditional methods, digital marketing provides a two-way interaction that fosters engagement and builds relationships with consumers.

Consumers now rely heavily on digital platforms for making informed decisions. For instance, social media, search engines, and online reviews are critical touchpoints influencing purchase decisions. According to Smith (2023), over 80% of consumers consult online resources before making a purchase, showcasing the integral role of digital marketing in the consumer decision-making process.

The rise of the internet and digital technologies has fundamentally transformed the global marketplace, making digital marketing an indispensable tool for businesses seeking to connect with their customers. Unlike traditional



# AN ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY (CSR) ON ORGANIZATIONAL PROFITABILITY IN THE CONTEXT OF THE INDIAN TEXTILE INDUSTRY

Dipika Bharti

Research Scholar, Department of Commerce, Netaji Subhash University, Jharkhand

Dr. Shradha Verma

Assistant Professor, Department of Commerce, Netaji Subhash University, Jharkhand

## Abstract

This paper explores the impact of Corporate Social Responsibility (CSR) on the profitability of organizations within the Indian textile industry. By examining various CSR initiatives and their corresponding financial outcomes, this study aims to identify patterns and provide insights into how CSR activities influence profitability. The research methodology includes a mix of qualitative and quantitative analyses, utilizing case studies, financial data, and industry reports. Findings indicate that while CSR investments may initially appear as additional costs, they often lead to long-term financial benefits through enhanced brand reputation, customer loyalty, and operational efficiencies.

**Keyword:** CSR, Corporate Social Responsibility, Textile Industry, Companies Act 2013.

## 1. Introduction

The Indian textile industry is one of the most significant and historic sectors of the Indian economy, contributing approximately 2% to the country's GDP and employing over 45 million people directly and 60 million people indirectly. This industry is crucial for both the rural and urban economy, providing employment opportunities and acting as a backbone for various communities. The textile sector in India encompasses a wide range of activities

## **A Study on Sustainable Development Through Microfinance for Small-Scale Farmers in Darbhanga BIHAR**

**Fouzia Anwar<sup>1</sup>, Dr Shradha Verma<sup>2</sup>**

<sup>1</sup>Research Scholar, Department of Commerce, Netaji Subhas University, Jamshedpur.

<sup>2</sup>Assistant Professor, Department of Commerce, Netaji Subhas University, Jamshedpur.

### **Abstract**

This study investigates the impact of microfinance on sustainable development among small-scale farmers in Darbhanga, Bihar. The paper uses a mixed-methods research approach to examine how microfinance influences agricultural productivity, income diversification, and gender empowerment. The findings reveal significant improvements in financial inclusion and sustainable farming practices, although challenges such as accessibility and financial literacy persist. The study concludes with comprehensive policy recommendations to enhance the effectiveness of microfinance programs and support sustainable agricultural development in the region.

**Keywords:** Microfinance, Sustainable Development, Small-Scale Farmers, Financial Inclusion, Agricultural Productivity.

### **1. Introduction**

Microfinance has emerged as a pivotal tool for fostering financial inclusion and promoting sustainable development, particularly in rural areas where traditional banking services are often inaccessible. In India, small-scale farmers frequently encounter financial constraints that hinder their ability to invest in sustainable agricultural practices and enhance productivity. This study focuses on Darbhanga, Bihar, a region heavily reliant on agriculture, exploring how microfinance initiatives can contribute to sustainable development by improving access to financial services, enhancing agricultural productivity, and supporting income diversification among small-scale farmers.

Sustainable development is a global imperative that necessitates the integration of economic growth, social inclusion, and environmental protection. In the conditions of agriculture, which remains the backbone of rural economies in many developing regions, sustainable development is critical. Small-scale farmers, who constitute a significant portion of the agricultural sector, face numerous challenges that hinder their ability to adopt sustainable

## INVESTIGATING THE PERCEPTION OF GST: A COMPARATIVE ANALYSIS OF DIFFERENT SOCIO-ECONOMIC GROUP IN JHARKHAND

**Dr. Ashish Mohan<sup>1</sup> Dr. Adarsh Kumar<sup>2</sup> Dr. Shradha Verma<sup>3</sup> Ms. Neha Kumari<sup>4</sup>**

<sup>1</sup>Assistant Professor, Amity University, Ranchi

<sup>2</sup>Assistant Professor, Amity University, Patna

<sup>3</sup>Assistant Professor, Netaji Subhas University, Jamshedpur

<sup>4</sup>Assistant Professor, Usha Martin University, Ranchi

### ABSTRACT

The implementation of the Goods and Services Tax (GST) in India marked a significant shift in the country's tax regime, aiming to streamline indirect taxes and boost economic growth. This study explores the perception of GST among various socio-economic groups in Jharkhand, a state characterized by its diverse demographic and economic landscape. Using a mixed-methods approach, the research involved quantitative surveys and qualitative interviews across urban, semi-urban, and rural areas, targeting groups differentiated by income, occupation, and education levels. The analysis revealed contrasting perceptions influenced by socio-economic status. Higher-income and well-educated groups generally viewed GST positively, appreciating its potential to unify the market and reduce tax evasion. In contrast, lower-income groups and small-scale business owners expressed concerns over compliance complexity and increased financial burden. The study also identified significant variations in GST awareness and its perceived impact on daily life and business operations. This comparative analysis underscores the necessity for policymakers to consider socio-economic diversity when implementing tax reforms and to tailor communication strategies that address the specific concerns of different groups. The study attempts to investigate the difference in perception of different groups of the society towards GST and also tries to examine the relationship between implementation of GST and various factors such as transparency in business, ease of doing business, impact on the price of the products, tax burden etc. Chi-Square test have been used for the study. By providing a nuanced understanding of GST perceptions, the findings aim to inform more equitable and effective policy measures, ensuring that the benefits of GST are more uniformly realized across all sections of society in Jharkhand.

**Keywords:** Goods and Services Tax, Socio-Economic Groups, Business Transparency, Ease of Doing Business

### Introduction

Goods and Services Tax (GST) is a comprehensive indirect tax system implemented in India on July 1, 2017. It is designed to replace multiple cascading taxes levied by the central and state governments, such as excise duty, service tax, value-added tax (VAT), and others. GST is a destination-based tax, which means it is levied on the consumption of goods and services rather than the production or sale. The introduction of GST in India was aimed at simplifying the tax





**CLOUD IMPACTING ACCOUNTING PRACTICES- WITH SPECIAL REFERENCE TO  
PARTNERSHIP ACCOUNTING**

**Achal Poddar**

Research Scholar, Department of Commerce, Netaji Subhash University, Jamshedpur, Jharkhand.

**Dr. Shradha Verma**

Assistant Professor, Department of Commerce, Netaji Subhash University, Jamshedpur, Jharkhand.

**ABSTRACT:**

The Cloud Accounting is a demanding technology and it can revolutionise the way of record keeping of business transactions. It is third party software that can connect to the computer of a business through Internet and provide better records than traditional accounting. The present research paper shows that how the cloud concept can specifically put an effective impact on a partnership form of business. The research paper reveals that the all time and anywhere access and control facility enables the partners to manage their business better than using traditional accounting software approach. The features of cloud accounting also proving to be a boon for partners because its help them to diversify their business easily by collaborating with other businesses. The requirement of utmost good faith amongst the partners is also becoming strong and intact due to automated features of cloud accounting that detects the access, time and type of fraud. This paper includes overview regarding cloud impacting partnership accounting. Their after findings and suggestion related to the topic has been dealt in detail in the paper.

**KEYWORDS:** Access, Control, Diversification, Fraud Detection etc.

**INTRODUCTION:**

Cloud accounting is an internet server based record that provides 24x7 access and control from anywhere. It does not require a physical setup of computer, accounting software and other accessories in the office of the business. The company that provides the facility of cloud accounting maintains the accounting records of all the business transaction of a business and enables that business to keep access and control from anywhere it wishes to do so. This offers numerous benefits especially to small businesses like partnerships where the partners want to keep access and control over the accounting records. It is an emerging and vibrant technology of today that imparts immense benefits to the business. Still, its benefits are not yet fully explored by the business.

A business is a complex set of many systems that greatly depends on Accounting. Accounting means systematic recording of financial transactions, interpretation of results thereof and communication of such results to the management and different users to facilitate decision making. The communication plays a vital role in the decision making in term of content and time. This creates need for different accounting software that can replace the manual system of accounting to make the communication of accounting results fast. But today's world is becoming very dynamic and keeps on changing that requires better accounting solution. In such a situation, cloud accounting plays pivotal role in making things easier for business world. It offers solutions to all accounting problems like access, control and communication.

**LITERATURE REVIEW:**



**CRITICAL ANALYSIS OF TEXTILE INDUSTRY IN INDIA- PROBLEMS AND PROSPECTS**

**Dr. Shradha Verma**

Assistant Professor, Department of Commerce, Netaji Subhash University, Jharkhand.

**Dipika Bharti**

Research scholar, Department of Commerce, Netaji Subhash University, Jharkhand.

**Abstract:**

The textile industry is one of the oldest and largest industries in India, contributing significantly to the country's economy and employment. However, the industry faces several challenges, including increasing competition from other countries, lack of modernization and technology adoption, environmental issues, and labour concerns. This research paper aims to critically analyse the problems and prospects of the textile industry in India, examining its current state and potential for growth and development.

**Keywords:** Problems, Prospects, Textile, Handloom, Challenges, Modernization

**Introduction:**

The textile industry in India is a significant contributor to the country's economy, providing employment to millions of people and generating substantial foreign exchange earnings. However, the industry faces several challenges that hinder its growth and development, including competition from other countries, lack of modernization and technology adoption, environmental issues, and labour concerns. This research paper aims to critically analyse these problems and prospects of the textile industry in India, identifying strategies for its sustainable growth and development.

The textile industry in India is one of the oldest and largest industries, contributing significantly to the country's economy and employment. However, the industry faces several challenges that hinder its growth and development. These challenges include increasing competition from other countries, lack of modernization and technology adoption, environmental issues, and labour concerns. Therefore, it is essential to conduct a critical analysis of the textile industry in India, examining its current state and potential for growth and development. The textile industry in India has a rich history, with its roots dating back to ancient times. It is a significant contributor to the country's GDP, employing millions of people directly and indirectly. The industry is diverse, encompassing a range of activities, including cotton, silk, wool, and jute production, spinning, weaving, dyeing, and printing.

Despite its significant contribution to the economy, the textile industry in India faces several challenges that hinder its growth and development. One of the most significant challenges is increasing competition from other countries, particularly China and Bangladesh, which have lower labour costs and modernised production technologies. This competition has led to a decline in India's market share in the global textile trade.

## **“A critical evaluation of sustainable development of tourism industry in Chhattisgarh”**

**Mrs. Anupma Jain**

Research Scholar

Mats University, Raipur (C.G.)

**Supervisor**

**Dr. Shradha Verma**

Assistant Professor

MSBS Department

Mats University, Raipur (C.G.)

### **Abstract**

The sustainable tourism is fundamentally linked to the idea of sustainable development as it has been interpreted in the Brundtland Report of 1988. A major problem with sustainable development is its ambiguity and subsequent vulnerability to interpretation and employment on ideological grounds. Hence, anthropocentric perspectives tend to emphasise the status quo of resource exploitation for the good of human populations, while the biocentric perspectives place the primary emphasis on the natural environment itself. However, there is room for compromise between the more moderate schools on either side; that is, the resource conservationists on the anthropocentric side, and the resource preservationists on the biocentric side. The purpose of this report is to critique the concept of sustainable tourism, which now forms the dominant organizational paradigm of the global tourism sector. Tourism managers and planners within virtually all destinations, as well as entrepreneurs and communities, now enthusiastically embrace sustainable tourism as a desirable objective. However, there appears to be little general understanding of its origins, nature and indicators, or of the problems that are likely to be encountered in the implementation process. By drawing upon an extensive array of relevant secondary sources, this report intends to provide basic knowledge to a broad audience of tourism stakeholders, so that the concept and practice of sustainable tourism can be engaged with ‘open eyes’.

**Keywords:** Tourism, Globalization, Goal, Social Changes, Activity. Suitable Development. Economy, tourism Assets.

### **Introduction**

Tourism moves people from one region of the world to another. Tourism is a global happening. It is an expression of man’s natural instincts to move from one place to another. The tourism sector occupies a significant place in the foreign exchange earnings

**A STUDY ON NATIONAL PENSION SCHEME (NPS) WITH SPECIAL REFERENCE  
TO JHARKHAND GOVERNMENT T.G.T. SCHOOL TEACHERS AS NPS  
SUBSCRIBERS OF EAST SINGHBHUM, JHARKHAND**

**Achal Poddar<sup>1</sup>, Dr. Shradha Verma<sup>2</sup>**

<sup>1</sup>Research Scholar, Department of Commerce, Netaji Subhash University, Jamshedpur,  
Jharkhand

<sup>2</sup>Assistant Professor, Department of Commerce, Netaji Subhash University, Jamshedpur,  
Jharkhand

**ABSTRACT:**

The National Pension Scheme NPS is found to be an effective investment for the school teachers if proper financial awareness exists among them. The present research paper reveals that the level of financial awareness among the Jharkhand Government T.G.T. School Teachers is found to be satisfactory in rural and urban area especially with the female teachers. The subscription to National Pension Scheme is safe because it is regularly monitored by the Pension Fund Regulatory and Development Authority (PFRDA) and the performance of Pension Fund Managers is also reviewed by the NPS trust. The experienced Fund managers like SBI Pension Fund Pvt. Ltd., LIC Pension Fund Ltd., UTI Retirement Solutions Ltd. etc. are responsible for fund management of National Pension Scheme. This research throws light on financial awareness on the basis of demography. The NPS subscribers amongst the teachers in rural area, semi-urban area and urban area are focussed to study their level of financial awareness. This research paper throws light on the benefits of financial awareness amongst the teachers working in Jharkhand Government schools.

**KEYWORDS:** Financial Awareness, NPS Subscribers, Urban, Semi-Urban and Rural.

**INTRODUCTION:**

National Pension Scheme NPS has come into existence on 1st April, 2004. The Pension Fund Regulatory and Development Authority (PFRDA) under the jurisdiction of the Ministry of Finance of the Government of India is the regulatory body that governs the National Pension Scheme NPS. The National Pension Scheme NPS provides an investment opportunity which is voluntary in nature. In the beginning the NPS was applicable to the Central Government employees and State Government employees only but in the year 2009 it has become applicable to all the citizens of India. The National Pension Scheme NPS is an investment that is based on volatile market rate of returns. The NPS is an innovative investment scheme that has open up the scope for small investors to invest their savings into a fund that not only provides returns but is also monitored by the fund managers appointed by the Govt. of India. The newly appointed T.G.T. school teachers who have joined the government service must know about the National Pension Scheme NPS as it will not only facilitate them with great financial security after their retirement but also provides them with good financial returns that is under due supervision of the Government of India. To make this happen financial awareness about the National Pension Scheme NPS is truly needed on the part of Jharkhand Government T.G.T. School Teachers.